

FIRST BANCTRUST CORPORATION

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2971261	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$361	\$389	7.8%	
Loans	\$276	\$289	5.0%	
<i>Construction & development</i>	\$6	\$6	6.1%	
<i>Closed-end 1-4 family residential</i>	\$77	\$82	7.6%	
<i>Home equity</i>	\$11	\$13	24.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$28	\$29	2.9%	
<i>Commercial & Industrial</i>	\$26	\$23	-9.0%	
<i>Commercial real estate</i>	\$58	\$57	-2.0%	
Unused commitments	\$45	\$25	-44.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$36	\$43	18.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$12	-10.0%	
Cash & balances due	\$13	\$17	30.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$329	\$350	6.6%	
Deposits	\$266	\$288	8.4%	
Total other borrowings	\$59	\$59	-0.1%	
FHLB advances	\$59	\$59	0.0%	
Equity				
Equity capital at quarter end	\$33	\$39	19.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	8.9%	9.7%	--	
Tier 1 risk based capital ratio	11.9%	13.5%	--	
Total risk based capital ratio	13.1%	14.7%	--	
Return on equity ¹	-2.3%	5.7%	--	
Return on assets ¹	-0.2%	0.6%	--	
Net interest margin ¹	3.5%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	92.9%	134.6%	--	
Loss provision to net charge-offs (qtr)	474.5%	201.3%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.4%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.3%	1.7%	0.1%	0.1%
<i>Home equity</i>	0.0%	0.2%	0.1%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	0.2%	0.2%	0.3%
<i>Commercial & Industrial</i>	1.6%	0.0%	0.8%	0.0%
<i>Commercial real estate</i>	5.0%	2.0%	0.0%	0.5%
<i>Total loans</i>	1.4%	1.0%	0.1%	0.1%